

MARINE CARGO INSURANCE PROPOSAL FORM

THE POLICY COVERS

Loss of and/or damage to the Goods insured caused by any of the perils stated in the Institute Cargo Clauses attached to the Policy, occurring during the ordinary course of transit.

CONDITIONS OF INSURANCE

The following brief descriptions of the Conditions of Insurance or types of cover are for guidance only and may be modified to suit your particular needs. They are subject to the more precise terms, conditions and exclusions of the Policy.

- (1) Institute Cargo Clauses (A)** – provides the widest scope of cover on an “All Risks” basis except as excluded in the clauses.
Cover also includes General Average and Salvage Charges as well as indemnity under the Both to Blame Collision Clause.
- (2) Institute Cargo Clauses (B)** – provides cover for loss or damage caused by fire and explosion, earthquake, lightning, volcanic eruption, vessel or craft being stranded, grounded, sunk or capsized, overturning or derailment of land conveyance, collision or contact of vessel, craft or conveyance with any external object other than water, discharge of cargo at port of distress, general average sacrifice, jettison or washing overboard, entry of sea lake or river water into the vessel, craft, hold, conveyance, container or place of storage and total loss of any package overboard or dropped whilst loading onto or unloading from the vessel.
Cover also includes General Average and Salvage Charges as well as indemnity under the Both to Blame Collision Clause.
- (3) Institute Cargo Clauses (C)** – provides cover for loss or damage caused by fire and explosion, vessel or craft being stranded, grounded, sunk or capsized, overturning or derailment of land conveyance, collision or contact of vessel, craft or conveyance with any external object other than water, discharge of cargo at port of distress, general average sacrifice, jettison.
Cover also includes General Average and Salvage Charges and provides indemnity under the Both to Blame Collision Clause.
- (4) Institute Cargo Clauses (Air)** – provides cover on an “All Risks” basis except as excluded in the Clauses.
Cover is provided for Salvage Charges but not for General Average nor is any indemnity provided under the Both to Blame Collision Clause.

Note: Other clauses may be available

TYPES OF MARINE CARGO POLICIES

Dependant on the frequency and number of shipments, you may choose to arrange for cover as follows:

- (1) The Single Policy – for single infrequent shipments.
- (2) Open Policy or Open Cover – for frequent and continuous shipments, policies can be arranged on the basis of the annual value of shipments.

EACH OF THESE QUESTIONS MUST BE ANSWERED COMPLETELY

PLEASE USE BLOCK LETTERS

Names of Proposer (s)/Company _____

Date of Birth (individual) _____ mm/dd/yy Marital Status (individual) _____

Business/Trade _____

Postal Address _____

Business Address (if different from above) _____

Email _____

Telephone Nos. Home _____ Office _____ Cell _____

1. Do you have any policies in force with us? YES NO

If 'YES', please give details _____

2. How long have you been established in the Business

(a) at your present address? _____ (b) elsewhere? _____

3. Have you or anyone with a financial interest in the goods to be insured ever had an insurer:

(a) decline your proposal? YES NO

(b) increase your premium? YES NO

(c) increase your excess? YES NO

(d) refuse to renew your policy? YES NO

(e) cancel your policy? YES NO

If 'YES' to any of these, please state the reasons together with the name(s) of insurer(s) _____

4. Commencement Date of Insurance From _____

mm/dd/yy

5. Method(s) of Packing:

(a) Full container

(b) Part container

(c) Break-bulk

(d) Wooden Boxes/Cardboard Cartons

(e) Barrels

(f) Other

If "Other", please state details _____

Please note that any shipment in Barrels must be specifically declared to Guardian General Insurance Limited

6. Method(s) of conveyance: AIR SEA
7. Will goods be carried on deck, other than containerized? YES NO
- If 'YES', please give details _____
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8. Voyage details

COUNTRIES OF ORIGIN	COUNTRIES OF DESTINATION

Transshipment Ports (if applicable) _____

9. Interest: (Give a full description of all goods or articles to be insured)

IMPORTS

EXPORTS

10. Will your imports or exports contain any used goods? YES NO
- If 'YES', please give details _____
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11. What basis of valuation do you normally use?

- (a) Invoice Cost plus Freight
- (b) Other

If "Other", please specify _____

12. (a) Sums to be insured:

Maximum any one shipment \$ _____

Maximum any one vessel/aircraft \$ _____

(b) Estimated Annual Values Imports \$ _____

Exports \$ _____

Total Estimated Annual Turnover \$ _____

13. In addition to the insured value (if required), please specify the percentage to be covered in respect of:

- (a) Miscellaneous Fees and Expenses _____ %
- (b) Import Duties _____ %
- (c) Margin of Profit (Maximum 10% of Invoice Cost) _____ %
- (d) Other (please state) _____

14. Type of cover required:

- Institute Cargo Clauses (A)
- Institute Cargo Clauses (B)
- Institute Cargo Clauses (C)
- Institute Cargo Clauses (Air)
- Any other Specific Clauses

Please state any other specific Cargo Clauses Required _____

15. Do you require cover for War, Strikes, Riots and Civil Commotion? YES NO

16. Have you or anyone with a financial interest sustained any loss or damage in the last three (3) years? YES NO

If 'YES', please give details

Year	Cargo	Cause of Damage	Cost

DECLARATION

I/We wish to effect an insurance with Guardian General Insurance Limited on the terms conditions and exclusions of the Policy to be issued by the Company. I/We warrant that the statements and particulars given by me/us in this proposal are to the best of my/our knowledge and belief true and complete and no material fact has been misrepresented mis-stated suppressed or withheld. I/We agree that this Proposal and Declaration shall form the basis of the contract between me/us and Guardian General Insurance Limited and shall be deemed as incorporated in the Policy to be issued.

Date _____
 mm/dd/yy

Proposer's Signature _____